

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 16–20824–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rufus A. Freeman Jr.
5 Patricia Lane
Sicklerville, NJ 08081

Sandra Freeman
5 Patricia Lane
Sicklerville, NJ 08081

Social Security No.:

xxx–xx–1219

xxx–xx–5203

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 19, 2021

JAN: eag

Jeanne Naughton
Clerk

In re:
Rufus A. Freeman, Jr.
Sandra Freeman
Debtors

Case No. 16-20824-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 19, 2021

User: admin
Form ID: cscnodsc

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Rufus A. Freeman, Jr., Sandra Freeman, 5 Patricia Lane, Sicklerville, NJ 08081-1809
517291131	+ Affordable Auto Sales, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516432331	MIDFIRST BANK CITI ACQUIRED PORTFOL, C/O MIDLAND MORTGAGE, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206 Westmont, NJ 08108

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: nasales2@comcast.net	Oct 19 2021 20:16:00	Affordable Auto Sales, 112 S. Delsea Drive, Glassboro, NJ 08028
516215496	Email/Text: nasales2@comcast.net	Oct 19 2021 20:16:00	Affordable Auto Sales, 112 Delsea Dr South, Glassboro, NJ 08028
516291585	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 19 2021 20:35:38	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516215497	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2021 20:35:26	CitiMortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
516433486	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Oct 19 2021 20:35:22	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516215498	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2021 20:16:00	Midland Credit Management, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
516432532	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2021 20:16:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516215499	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Oct 19 2021 20:35:37	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0312-1

User: admin

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Date Rcvd: Oct 19, 2021

Form ID: cscnodsc

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Sandra Freeman mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Debtor Rufus A. Freeman Jr. mail@jenkinsclayman.com, JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Affordable Auto Sales ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK CITI ACQUIRED PORTFOL C/O MIDLAND MORTGAGE rsolarz@kmlawgroup.com

TOTAL: 10